



Features

- Uses system messages to identify potential data errors or non-compliance with certain FHA requirements.

Benefits

- Provides an objective and consistent evaluation of the property/collateral data for all FHA appraisals.
- Facilitates pre-endorsement appraisal error identification and correction.

Resources

Find these and other resources on FHA's EAD resources web page at http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/originatio n/e ad:

- *Single Family Housing Appraisal Report and Data Delivery Guide*
- *EAD Data Formats and Forms Fact Sheet*
- March 26, 2015 Mortgagee Letter



Electronic Appraisal Delivery Portal: Hard Stop Checks and Error Messages

The Federal Housing Administration's (FHA) Electronic Appraisal Delivery (EAD) portal is a web-based technology system that enables electronic transmission of appraisal data and reports to FHA from FHA mortgagees and their designated third-party service providers prior to loan endorsement. The EAD portal checks appraisal data submissions against FHA appraisal data requirements and provides error messages and/or warning notifications, referred to as "hard stops" for mortgagees to review and remedy if necessary. There are two main types of "hard stops" in the EAD portal:

1. **"Non-overridable" Hard Stops:** Messages that indicate appraisal data or appraisal form requirement errors that **must** be resolved before the submission can be successfully transmitted to FHA. Systems checks against FHA appraisal report and data policy that result in a hard stop may not be manually overridden.
2. **"Overridable" Hard Stops:** Messages that indicate possible appraisal data and appraisal requirement discrepancies that lenders may need to address, but do not need to be corrected for a transmission to FHA to be successful.

Submission status messages indicate successful or unsuccessful submissions. Only successful appraisal submissions are transmitted to FHA.

Appraisal Data and Report Compliance Checks

FHA's appraisal data and appraisal delivery requirements can be found in its *Single Family Housing Appraisal Report and Data Delivery Guide*, organized by appraisal report form and property type. The EAD portal checks submissions for compliance with the appraisal data and requirements contained in this guide. Successfully transmitted appraisals will still be subject to review for compliance with FHA appraisal requirements, and mortgagees will remain responsible for ensuring the property meets FHA's minimum property requirements and standards.

See following pages for FHA's current list of EAD portal "hard stops" as of June 15, 2015, and required formats for dates, money attributes, and numeric attributes.



EAD Portal Hard Stops (June 15, 2015)

Hard Stop Code	Hard Stop Description/System Message	User Override Allowed (Yes/No)
Appraiser		
FHA201	Appraiser must be on the FHA Appraiser Roster	Yes
FHA202	Appraiser must have a valid certification in the state where the property resides	No
FHA203	Appraiser certification was not active as of the appraisal effective date	No
FHA204	Appraiser certification was terminated as of the appraisal effective date	No
FHA205	Appraiser was ineligible as of the appraisal effective date	No
Supervisory Appraiser		
FHA210	Appraisal contains supervisory appraiser information	No
Case Number		
FHA500	FHA Case Number is missing or provided in an invalid format	No
FHA501	FHA Case Number on appraisal does not match Document File	No
FHA502	FHA Case Number on appraisal is cancelled or not found	No
FHA503	FHA Case Number assigned to property does not match subject address	Yes
FHA504	FHA Case Number on appraisal is not assigned to lender	No
FHA509	FHA Case Number on appraisal is endorsed	Yes
Form 1004D		
9005	Invalid form type for Appraisal 1: 1004D/442	No
Digital Signature		
FHA600	Appraiser digital signature is missing	Yes
FHA601	Appraiser digital signature is in an invalid format	Yes
FHA602	Appraiser digital signature name or certification information does not match appraisal	Yes
FHA603	Appraisal could not be validated against appraisal digital signature	Yes
FHA604	Appraiser's signing key does not match appraiser	Yes
Industry Standard Hard Stops in the EAD Portal		
100	Appraised value is missing or provided in an invalid format	No
101	Appraised value is less than \$5,000	Yes
102	Appraised value is less than or equal to \$0	No
200	Missing appraiser certification information	No
300	Missing subject address	No
301	Unknown subject address (new construction)	Yes
302	Unknown subject address	Yes
303	Invalid address-unit number required or not validated	Yes
304	Invalid address-multiple units per address	Yes
401	UAD compliance check failure (one or more fatal)	No
402	UAD compliance check failure (warnings only)	Yes
9000	Invalid submission: File too large	No
9001	Appraisal data in invalid format: Appraisal file deleted or renamed prior to submission	No
9001	Appraisal data in invalid format: XML is not well-formed	No
9001	Appraisal data in invalid format: XML contains non-UTF8 characters	No
9001	Appraisal data in invalid format: XML file type cannot be auto-detected	No
9001	Appraisal data in invalid format: XML file does not match the specified format and form	No
9001	Appraisal data in invalid format: XSD check failure	No
9003	PDF is not included in XML submission	No



EAD Portal Hard Stops as of June 15, 2015 (cont.)		
FHAC Appraisal Logging Screen Hard Stops in the EAD Portal		
FHA3100	A purchase transaction was indicated; a valid Date of Contract must be provided	No
FHA3105	A purchase transaction was indicated; the Contract Price must be provided in whole dollars	No
FHA3200	Location must be provided. Only one of "Urban", "Suburban" or "Rural" must be selected	No
FHA3205	Sum of all land uses must be at least 1% but not greater than 100%	No
FHA3210	Neighborhood Predominant Price must be provided as a whole number	No
FHA3300	Site Area must be greater than "0" unless under condominium ownership	No
FHA4000	Indication whether the market value of the subject property has declined must be provided	No
FHA4001	Appraisal Update indicates that the market value of the subject property has declined in value	Yes
FHA4100	Form purpose must be provided; "Summary Appraisal Update Report" and/or "Certificate of Completion" must be selected	No
FHA4200	Effective Date of Appraisal must be provided as a valid date	No
FHA4205	Effective Date of Appraisal Update must be provided as a valid date	No
FHA5000	Building Status must be provided; only one of "Existing", "Proposed" or "Under Construction" must be selected	No
FHA5005	Year Built must be provided in YYYY format; if proposed or under construction, enter current year.	No
FHA5010	Effective Age must be provided as a whole number; if new, enter "0"	No
FHA5015	Improvement Type must be provided; only one of "Detached", "Attached" or "Semi-Detached/End Unit" must be selected	No
FHA5016	Project Description must be provided; only one of "Detached", "Row or Townhouse", "Garden", "Mid-Rise", "High-Rise" or "Other" must be selected	No
FHA5100	Foundation Type must be provided; at least one value must be selected	No
FHA5200	Car Storage Type must be provided; at least one option (or "None") must be selected	No
FHA5400	Number of rooms must be provided as a whole number	No
FHA5401	Number of rooms must be greater than or equal to the number of bedrooms	No
FHA5405	Number of bedrooms must be provided as a whole number greater than or equal to 0	No
FHA5410	Number of bathrooms must be provided and must be greater than or equal to 1	No
FHA6000	A transfer in the past 3 years was indicated; the Price of Prior Sale/Transfer must be provided and greater than or equal to 0	No
FHA6005	Gross Living Area must be provided and must be greater than 0	No



Data Format and MISMO Architecture Requirements for FHA Appraisal Reports

FHA follows the requirements set forth in the *XML Implementation Guide: General Information-Version 2¹*, Revision Date September 30, 2006.

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Required Formats for Dates, Money, Attributes, and Numeric Attributes

Date/Time Attributes	<p>MISMO has adopted the ISO 8601 international standard for representing dates and times. The Date/Time element can hold a date only, or a combined date and time. A full date is formatted in a CCYY-MM-DD format in the date shown below:</p> <p>Example: InterviewerApplicationSignedDate="2000-03-10"</p> <p>If there is no "day" value for a date, it will be stored in CCYY-MM format as in the following sample credit liability account opened date:</p> <p>Example: _AccountOpenedDate="2000-03"</p>
Money Attributes	<p>This MISMO-defined attribute holds money values. Money attributes have the same character limitations as numeric attributes. Fractional dollar amounts are expressed in two decimal places. Whole dollar amounts do not have to include the ".00" decimal value and should not contain dollar signs or commas. The money attribute values are always assumed to be in U.S. dollars.</p> <p>Valid Values:</p> <p>Example: BaseLoanAmount="225000.00"</p> <p>Example: PropertyAppraisedValueAmount="240000"</p> <p>Example: _MonthlyPaymentAmount="1934.85"</p> <p>Invalid Values:</p> <p>Example: (Invalid-contains a comma) BaseLoanAmount="225,000.00"</p> <p>Example: (Invalid-contains a dollar sign) BaseLoanAmount="\$225000"</p>
Numeric Attributes	<p>Numeric attributes are used for "non-money" data, like social security numbers, rates, percents, counts or totals, etc. Even though DTDs cannot enforce data types, numeric attributes should only contain the numbers "0" through "9", plus (+) or minus (-) signs, and the decimal point.</p> <p>Example: _MonthsReviewedCount="5"</p> <p>Two specific types of numeric attributes are described here in more detail: Rate attributes and Percent attributes. A Rate is a numeric comparison between two values, a fraction that is expressed as a decimal. A Percentage is a number representing a part of a whole that is represented as a quotient multiplied by 100.</p> <p>Rate attributes represent a ratio that is multiplied directly against a value to produce a result. For example, the Tax Amount on a \$500 item with a Tax Rate of .05 is \$25. To express the Tax Rate of .05 as a Tax Percent, multiply the Rate times 100 (.05 x 100 = 5, or 5%). The following attribute samples both express the same value, the first one as a rate, and the second one as a percent:</p> <p>Example: StateSalesTaxRate=".055"</p> <p>Example: StateSalesTaxPercent="5.5"</p>

